

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Brad M. Concordia
 Debtor

Case No. 19-17628-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 309I

Page 1 of 3
 Total Noticed: 63

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db +Brad M. Concordia, 300 Mail Route Road, Sinking Spring, PA 19608-9021
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14435771 +AAA Debt Recovery, P O Box 129, Monroeville, PA 15146-0129
 14435773 +Aluminum Building Products, Inc., 601 S. 5th St., Reading, PA 19602-2650
 14448269 +Amato Keating and Lessa, P.C., 107 N. Commerce Way, Bethlehem, PA 18017-8913
 14435774 +American Builders & Contractors, Supply Co., Inc., aka ABC Supply Co. Inc,
 145 S. Whitford Rd., Exton, PA 19341-2631
 14448270 +Arcadia Recovery Bureau, P.O. Box 6768, Wyomissing, PA 19610-0768
 14435779 +Berks County Prothonotary, 633 Court St., Reading, PA 19601-3552
 14448272 +Berks County Tax Claim Bureau, 2nd Floor County Services Center, 633 Court Street,
 Reading, PA 19601-4300
 14448273 +Berks Earned Income Tax Bureau, 1125 Berkshire Blvd., Ste. 115, Wyomissing, PA 19610-1222
 14448274 +Berks Transfer Inc., 59 Willow Creek Rd., Reading, PA 19605-9204
 14448276 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 14448277 +Com. of PA. Dept. of Labor and Ind, c/o John O'Boyle, Esq.,
 Scranton St. Office Bldg., 3rd fl., 100 Lackawanna Ave., Scranton, PA 18503-1904
 14435782 +Court of Common Pleas - Berks County, Berks County Courthouse, 633 Court Street,
 Reading, PA 19601-4302
 14448280 +David W. Crossett, Esquire, Cornerstone Law Firm, LLC, 8500 Allentown Pike, Ste. 3,
 Blandon, PA 19510-9101
 14435784 +Douglas R. Blecki, Jr., Esq., Silverman Theologou, LLP, 11200 Rockville Pike, Ste. 520,
 N. Bethesda, MD 20852-7105
 14448282 +FNB Corporation, One North Shore Center, Pittsburgh, PA 15212-5816
 14448281 +Fishers Rental, 2698 Bernville Road, Reading, PA 19605-9317
 14435785 +Fred A. Nehr, Esquire, Lehman Pastino, 25 S. Church St., West Chester, PA 19382-3220
 14448284 +GFL Environmental, 3301 Benson Drive, Ste. 601, Raleigh, NC 27609-7331
 14448283 +George and Gloria Stann, 100 Seidel St., Reading, PA 19606-2819
 14435786 +Guard Insurance Group, c/o GB Collects, LLC, 1253 Haddonfield Berlin Rd.,
 Voorhees, NJ 08043-4847
 14448286 +Janet Mueller, Docketing Clerk, Dept. of Labor and Industry, 651 Boas St., 10th fl.,
 Harrisburg, PA 17121-0751
 14448287 +JoAnn Chisolm, 178 Melrose Ave., Reading, PA 19606-1324
 14435789 +KML Law Group, P.C., 701 Market St., Ste. 5000, BNY Mellon Independence Ctr.,
 Philadelphia, PA 19106-1541
 14435788 +Kirsten Stajkowski, 556 S. 18-1/2 St., Reading, PA 19606-1702
 14435790 +Kohl's Building Products, 1047 Old Bernville Road, Reading, PA 19605-9311
 14435791 +Kraft & Kraft P.C., Steven Koplove, Esquire, 3200 Penrose Ferry Road,
 Philadelphia, PA 19145-5500
 14435792 +M & T Bank, c/o Lakeview Loan Servicing LLC, 4425 Ponce De Leon Blvd., Mail Stop MS5/251,
 Coral Gables, FL 33146-1837
 14448288 +Michael R. McFarlin, Esq., Rick Linn, 933 N. Charlotte St., Ste. 3-B,
 Pottstown, PA 19464-3974
 14435799 +Riverfront FCU, 430 S 4th Street, Reading, PA 19602-2698
 14448289 Roy and Sally Kramer, 147 Steiner Place, Blandon, PA 19510
 14448290 +Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
 14448291 +Sherwin-Williams, 526 E. Lancaster Ave., Reading, PA 19607-1365
 14435800 Tower Health System, Bankruptcy Department, P.O. Box 16051, Reading, PA 19612-6051
 14448293 +Yellow Book USA, 2560 Renaissance Boulevard, King of Prussia, PA 19406-2673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jad@cdllawoffice.com Jan 10 2020 03:28:46 JOHN A. DIGIAMBERARDINO,
 Case & DiGiamberardino, P.C., 845 North Park Road, Suite 101, Wyomissing, PA 19610
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 10 2020 03:29:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Jan 10 2020 03:29:38 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14435772 EDI: AFNIRECOVERY.COM Jan 10 2020 08:18:00 AFNI, Inc., 1310 Martin Luther King Drive,
 P.O. Box 3517, Bloomington, IL 61702-3517
 14435775 +E-mail/Text: rperez@arcadiarecovery.com Jan 10 2020 03:29:42 Arcadia Recovery Bureau,
 Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
 14448271 +E-mail/Text: bankruptcy@bbandt.com Jan 10 2020 03:29:23 BB&T, 200 West 2nd St.,
 Winston Salem, NC 27101-4049
 14435778 +E-mail/Text: blevan@countyofberks.com Jan 10 2020 03:29:42 Berks County Adult Probation,
 633 Court Street, Reading, PA 19601-4315
 14435780 +E-mail/Text: bkdept@cancapital.com Jan 10 2020 03:28:50 CAN Capital Asset Servicing, Inc.,
 2015 Vaughn Road NW, Bldg. 500, Kennesaw, GA 30144-7831

District/off: 0313-4

User: Keith
Form ID: 309I

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Total Noticed: 63

Date Rcvd: Jan 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14435781 +EDI: CHASE.COM Jan 10 2020 08:18:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
14448278 +EDI: CONVERGENT.COM Jan 10 2020 08:18:00 Convergent Outsourcing, Inc., 800 SW 39th St., P.O. Box 9004, Renton, WA 98057-9004
14435783 EDI: DIRECTV.COM Jan 10 2020 08:18:00 DIRECTV LLC, Attn: Bankruptcies, PO Box 6550, Greenwood Village, CO 80155-6550
14448285 +E-mail/Text: ryan@tuscano.com Jan 10 2020 03:29:58 Highland Premium Finance, P.O. Box 1068, Greensburg, PA 15601-5068
14435787 EDI: IRS.COM Jan 10 2020 08:18:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14447965 E-mail/PDF: resurgentbknofications@resurgent.com Jan 10 2020 03:39:27 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14435793 E-mail/Text: camanagement@mtb.com Jan 10 2020 03:29:24 M & T Bank, 1002 N. 7th St., Harrisburg, PA 17102
14435794 +E-mail/Text: bankruptcynotices@psecu.com Jan 10 2020 03:30:00 P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14435795 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2020 03:29:33 PA Dept. of Revenue, Dept. 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
14448665 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2020 03:29:33 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14435796 +E-mail/Text: BankruptcyMail@questdiagnostics.com Jan 10 2020 03:30:04 Quest Diagnostics, Administration office, 500 Plaza Drive, Secaucus, NJ 07094-3656
14435797 E-mail/Text: colleen.atkinson@rmscollect.com Jan 10 2020 03:30:04 Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235
14435798 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 10 2020 03:40:24 Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14448292 +E-mail/Text: WasteIndCollect@wasteindustries.com Jan 10 2020 03:29:40 Waste Industries, 3301 Benson Drive, Ste. 601, Raleigh, NC 27609-7331

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14435777 Arrowhead Roofing LLC
14435776 Arrowhead Roofing and Remodeling, Inc.
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14448279* +Court of Common Pleas - Berks County, Berks County Courthouse, 633 Court Street, Reading, PA 19601-4302
14448275 ##++++CENTRAL CREDIT SERVICES LLC, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708
(address filed with court: Central Credit Services LLC, 20 Corporate Hills Drive, Saint Charles, MO 63301)

TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

JOHN A. DIGIAMBERARDINO on behalf of Debtor Brad M. Concordia jad@cdllawoffice.com,
dmk@cdllawoffice.com
REBECCA ANN SOLARZ on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-4

User: Keith
Form ID: 309I

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Total Noticed: 63

Date Rcvd: Jan 09, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4

Information to identify the case:			
Debtor 1	Brad M. Concordia		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	19-17628-elf		
	Social Security number or ITIN	xxx-xx-4098	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 12/5/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brad M. Concordia	
2. All other names used in the last 8 years		
3. Address	300 Mail Route Road Sinking Spring, PA 19608	
4. Debtor's attorney Name and address	JOHN A. DIGIAMBERARDINO Case & DiGiamberardino, P.C. 845 North Park Road Suite 101 Wyomissing, PA 19610	Contact phone 610-372-9900 Email: jad@cdllawoffice.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 1/9/20

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 4, 2020 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606														
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 4/4/20</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 2/13/20</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 6/2/20</td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions:</td> <td>Filing deadline:</td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/4/20	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/13/20	Deadline for governmental units to file a proof of claim:	Filing deadline: 6/2/20	Deadline to object to exemptions:	Filing deadline:	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 4/4/20															
You must file:																
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Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/13/20															
Deadline for governmental units to file a proof of claim:	Filing deadline: 6/2/20															
Deadline to object to exemptions:	Filing deadline:															
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors															
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 3/12/20 at 10:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601															
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.															